Case 15-06168 Doc 1 Filed 02/24/15 Entered 02/24/15 09:51:54 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 62

United States Bankruptcy Court	
• •	Voluntary Petition
Northern District of Illinois Eastern Division	

Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle)								
Wild, Jonothan Michael							Wild, Jessica Jean						
All Other Names us and trade names):		ebtor in the las	t 8 years (inclu	ude married	, maiden	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  FKA Jessica J Bernard							
Last four digits of S (if more than one, s		ndividual-Taxpa	• , ,	) No./Comp	iete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-0683						
Street Address of I	`	& Street, City, a	and State):				Street Address of Joint Debtor (No. & Street, City, and State):  219 Union Ave						
219 Union							atavia IL	WE					
Batavia IL					60510						60510		
County of Residen	ce or of the F	•				Cour	nty of Residence	or of the Principal		iess:			
KANE						$oldsymbol{\perp}$			KANE				
Mailing Address of Debtor (if different from street address)						Mailii	ng Address of Jo	int Debtor (if diffe	rent from street	address):			
Location of Princip	al Assets of I	Business Debto	or (if different f	rom street a	address above):								
Т	• •	or (Form of Orga	unization)		(Che	of Busin		w	Chapter of Ba	nkruptcy Code on is Filed (Ched			
	(includes Joi	,			☐ Heath Care B☐ Single Asset I		te as	☐ Chapter 7	_ <b>∐</b> Cha	•	n for Recognition		
See Exhibit D on page 2 of this form  Corporation (includes LLC & LLP)					defined in 11 Railroad	U.S.C §10	01 (51B)	☐ Chapter 1	11 _	a Foreign Main I	•		
☐ Partnershi	ip				Stockbroker			☐ Chapter 1 ☐ Chapter 1		•	n for Recognition nain Proceeding		
		one of the abov			☐ Commodity B☐ Clearing Bank				10				
check this		ate type of entity	/ below.)		☐ Other								
	·	ter 15 Debtors				xempt Ent ox, if application		■ Debts are	Nature of D primarily consur	Debts (Check one			
Country of debtor's	center of ma	ain interests:			Debtor is a ta			debts, defi	ined in 11 U.S.C	D.	Debts are primarily		
Each country in whi against debtor is pe	Ü	proceeding by,	regarding, or	_	organization u United States Revenue Cod	Code (the		individual p family, or h	is "incurred by a primarily for a pe household purpo	ersonal, ose."	business debts.		
<b>-</b>		Filing Fee (	Check one box)				k one box		hapter 11 Debto				
Filing Fee attack	ched					=	=   · · · · · · · · · · · · · · · ·						
Filing Fee to be signed applicat						Chec		gate noncontingen	nt liquidated deb	ots (excluding d	ebts owed to		
unable to pay f							insiders or aff	liates) are less the ever theree years	an \$2,343,300.				
						Che	eck all applicable A plan is being f	boxes: filed with this petit	tion.				
							Acceptances of of creditors, in a	the plan were sol acccordance with	licited prepetition	n from one of m 26(b).	nore classes		
Statistical/Admini	tes that funds	s will be availab					0. vee20 be no			This space is	for court use only52.00		
	e for distribut	tion to unsecure		JOEO ANU A	dministrative expens	ses paiu, i	inere will be 110			_			
1- 49	50- 99	100- 199	200- 999	1,000- 5,000		10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000				
Estimated Assets													
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	to \$50 to	\$50,000,001 to \$100 million	1 \$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion				
Estimated Liabilities										1			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10		\$50,000,001 to \$100	1 \$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion				

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Voluntary Petition	Name of Debtor(s)					
This page must be completed and filed in every case)	Jonothan Michael Wild					
	Jessica Jean Wild					
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet	t)				
Location Where Filed:	Case Number:	Date Filed:				
None						
None						
	<u> </u>	<u> </u>				
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more than one, attach a					
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
	1					
Exhibit A		ibit B				
(To be completed if debtor is required to file periodic reports (e.g.,	I, the attorney for the petitioner named in the fo	al whose debts are primarily consumer debts.)				
forms 10K and 10Q) with the Securities and Exchange Commission	have informed the petitioner that [he or she] m					
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of	or 13 of title 11, United States Code, and have	·				
1934 and is requesting relief under chapter 11.)	each such chapter. I further certify that I have required by 11 USC § 342(b).	delivered to the debtor the notice				
	lequired by 11 030 § 342(b).					
Exhibit A is attached and made a part of this petition.	/s/ David Dei	rick Lugardo				
	David Derrick Lugardo	Dated: 02/21/2015				
	"" 0					
Does the debtor own or have possession of any property that poses or is alleg	libit C	arm to public health or safety?				
	led to pose a tilleat of illillillient and identillable il	ann to public nealth of safety:				
Yes, and Exhibit C is attached and made a part of this petition.						
No.						
Fyh	nibit D					
(To be completed by every individual debtor. If a joint petition is fi		parate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of this	petition.					
If this is a joint petition:						
Exhibit D also completed and signed by the joint debtor is attached and made a page.	art of this petition.					
_	ing the Debtor - Venue					
_	opplicable Box.)	District for 190 days				
Debtor has been domiciled or has had a residence, principal principal principal preceding the date of this petition or for a longer		•				
ininediately proceeding the date of this petition of for a longer	sart of such 100 days than in any other bis	inot.				
There is a bankruptcy case concerning debtor's affiliate, gene	eral partner, or partnership pending in this D	District.				
Debtor is a debtor in a foreign proceeding and has its principa	I place of husiness or principal assets in the	a United				
States in this District, or has no principal place of business or						
or proceeding [in a federal or state court] in this District, or the						
relief sought in this District.	·					
Contification has a Dalitan Wile a David	lee ee Toward of Decidential Dua					
Certification by a Debtor Who Resid	les as a Tenant of Residential Propplicable boxes.)	оренту				
Landlord has a judgment against the debtor for possession of	,	ete the				
following.)	debtor 3 residence. (If box checked, comp	ote the				
(Name of landlord that obtained judgment)						
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there	are circumstances under which the debtor	would be				
permitted to cure the entire monetary default that gave rise to						
possession was entered, and						
Debtor has included in this petition the deposit with the court of	of any rent that would become due during th	e 30-day				
period after the filing of the petition.						
Debtor certifies that he/she has served the Landlord with this	certification. ( 11 U.S.C. § 362(1))					

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#### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

### Jonothan Michael Wild Jessica Jean Wild

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Jonothan Michael Wild

#### Jonothan Michael Wild

Dated: 02/19/2015

#### /s/ Jessica Jean Wild

#### Jessica Jean Wild

Dated: 02/19/2015

#### Signature of Attorney

### /s/ David Derrick Lugardo

Signature of Attorney for Debtor(s)

### **David Derrick Lugardo**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 02/21/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Jonothan Michael Wild
Date	d: 02/19/2015 /s/ Jonothan Michael Wild
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Ш	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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### UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Jessica Jean Wild	
Dat	ed: 02/19/2015	/s/ Jessica Jean Wild	X Date & Sign
l cer	tify under penalty of perjury th	at the information provided above is true and correct.	
	5. The United States trustee or does not apply in this district.	bankruptcy administrator has determined that the credit counseling requ	uirement of 11 U.S.C. § 109(h)
	Active military duty in a mili	ary combat zone.	
		.S.C. § 109(h)(4) as physically impaired to the extent of being unable, and in person, by telephone, or through the Internet.);	after reasonable effort, to
	• • •	J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental desires with respect to financial responsibilities.);	eficiency so as to be incapable
	4. I am not required to receive a by a motion for determination by the co	credit counseling briefing because of: [Check the applicable statemen urt.]	t.] [Must be accompanied
	your bankruptcy petition and promptly management plan developed through of the 30-day deadline can be granted	to the court, you must still obtain the credit counseling briefing within the file a certificate from the agency that provided the counseling, together the agency. Failure to fulfill these requirements may result in dismissal only for cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit counseling	with a copy of any debt of your case. Any extension valso be dismissed if the
	seven days from the time I made my re	it counseling services from an approved agency but was unable to obta quest, and the following exigent circumstances merit a temporary waive a case now. [Must be accompanied by a motion for determination by the	er of the credit counseling
	the United States trustee or bankrupto performing a related budget analysis, I	ne filing of my bankruptcy case, I received a briefing from a credit counse administrator that outlined the opportunties for available credit counse but I do not have a certificate from the agency describing the services princy describing the services provided to you and a copy of any debt repays after your bankruptcy case is filed.	ling and assisted me in rovided to me. You must
	the United States trustee or bankrupton performing a related budget analysis, a	ne filing of my bankruptcy case, I received a briefing from a credit counsel administrator that outlined the opportunties for available credit counsel and I have a certificate from the agency describing the services provided epayment plan developed through the agency.	ling and assisted me in

Record # 616732

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Case No. Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$18,972	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$81,862	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$5,144
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$5,502
TOTALS			<b>\$18,972</b> TOTAL ASSETS	\$81,862 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Case No. Chapter 7

### § 159)

STATISTICAL SUMMARY OF CERTAIN L	IABILITIES	S AND RE	LATED DATA (2	8 U.S.C. §	§ 159)
If you are an individual debtor whose debts are primarily consu U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must rep				Code (11	
Check this box if you are an individual debtor whose debts are NOT prinformation here.  This information is for statistical purposes only under 28 U.S.C §  Summarize the following types of liabilities, as reported in the Sch	159		erefore, are	not require	ed to report any
Type of Liability			Amount		
Domestic Support Obligations (From Schedule E)			\$0.00		
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)			\$0.00		
Claims for Death or Personal Injury While Debtor was Intoxicate (From Schedule E) whether disputed or undisputed)	d		\$0.00		
Student Loan Obligations (From Schedule F)			\$0.00		
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).			\$0.00		
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)			\$0.00		
	TOTAL		\$0.00		
State the following:				- -	
Average Income (from Schedule I. Line 16)			\$5,143.74		
Average Expenses (from Schedule J, Line 18)			\$5,501.87		
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22 14; or, Form 22C-1 Line 14)	2B Line		\$3,377.66		
State the following:	i				
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			\$0	.00	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		\$0.00			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column			\$0	.00	
4. Total from Schedule F			\$81,862	.00	
5. Total of non-priority unsecured debt (sum of 1,3 and 4)			\$81,862	.00	

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# UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Mai	\$0.00			

(Report also on Summary of Schedules)

Record # 616732 B6A (Official Form 6A) (12/07) Page 1 of 1

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
·		Savings account with Chase		\$106
		Checking account with Chase		\$432
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with landlord		\$0
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$200
06. Wearing Apparel		Necessary wearing apparel.		\$50
07. Furs and jewelry.	X			

Record # 616732 B6B (Official Form 6B) (12/07) Page 1 of 4

# Document Page 10 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
08. Firearms and sports, photographic, and other hobby equipment.		Firearms - 9 mm semi-automatic Ruger pistol, Marlin .33 Rifle, and a Baretta semi-automatic 12 guage shotgun.		\$900
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		401K w/ Employer/Former Employer - 100% Exempt.		\$1,100
		IRA w/State Farm		\$4,000
13. Stocks and interests in incorporated and unincorporated businesses.		Sharebuilder stocks account		\$1,475
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

# Document Page 11 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
22. Patents, copyrights and other intellectual property. Give particulars.	X						
23. Licenses, franchises and other general intangibles  24. Customer list or other compilations containing personally identifiable information	X						
(as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes							
25. Autos, Truck, Trailers and other vehicles and accessories.		1996 Jeep Cherokee		\$640			
		2008 Subaru Outback		\$7,819			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.		Hand Tools		\$750			
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	A A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured		
		Т	otal	\$18,972.00		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Savings account with Chase	735 ILCS 5/12-1001(b)	\$ 106	\$100
Checking account with Chase	735 ILCS 5/12-1001(b)	\$ 432	\$432
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
08. Firearms and sports, photo			
Firearms - 9 mm semi-automatic Ruger pistol, Marlin .33 Rifle, and a Baretta semi-automatic 12 guage shotgun.	735 ILCS 5/12-1001(b)	\$ 900	\$900
09. Interests in insurance pol			
Term Life Insurance - No Cash Surrender Value.	735 ILCS 5/12-1001(f)	\$ 0	\$0
12. Interest in IRA,ERISA, Keo			
401K w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 1,100	\$1,100
IRA w/State Farm	735 ILCS 5/12-1006	\$ 4,000	\$4,000
13. Stocks and interests in in			
Sharebuilder stocks account	735 ILCS 5/12-1001(b)	\$ 1,475	\$1,47
25. Autos, Truck, Trailers and			
1996 Jeep Cherokee	735 ILCS 5/12-1001(c)	\$ 640	\$640
2008 Subaru Outback	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 600	\$7,819
29. Machinery, fixtures, equip			
Hand Tools	735 ILCS 5/12-1001(d)	\$ 750	\$750

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT										
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption							

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A N	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Case 15-06168 Doc 1 Filed 02/24/15 Entered 02/24/15 09:51:54 Desc Main Document Page 17 of 62  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Co	e Claim Was Incurred and onsideration For Claim. is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AT T C/O Receivables Performanc 20816 44Th Ave W Lynnwood WA 98036 Acct #: 40341654				013-2013 ollecting for Creditor				\$74
2	AT T C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 92879280				014-2014 ollecting for Creditor				\$106

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Sunrise Credit Services, Inc. Bankruptcy Dept. PO Box 9100 Farmingdale NY 11753-9100

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
3	AT T Mobility C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1049125586			Dates: 2014-2014 Reason: Collecting for Creditor				\$74				
4	AT&T Mobility Bankruptcy Department PO Box 6428 Carol Stream IL 60197 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$2,000				
5	Athletic & Therapeutic Inst Bankruptcy Dept 4947 Paysphere Circle Chicago IL 60674 Acct #:			Dates: Reason: <b>Medical Debt</b>				\$50				
6	Bank of America Mortgage Bankruptcy Department PO Box 9000 Getzville NY 14068-9000 Acct #:			Dates: Reason: <b>Notice</b>				\$0				
7	Barclays BANK Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801 Acct #: NULL			Dates: 2008-2011 Reason: Credit Card or Credit Use				\$2,876				
8	Barclays BANK Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801 Acct #: NULL			Dates: 2008-2011 Reason: Credit Card or Credit Use				\$5,489				
9	Cadence Health Bankruptcy Dept 25 N. Winfield Road Winfield IL 60190 Acct #: Multiple Accounts			Dates: Reason: <b>Medical Debt</b>				\$3,819				
	It			I	1							

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10 <u>Capital One</u> Bankruptcy Department PO Box 21887 Eagan MN 55121 Acct #: Multiple Accounts			Dates: Reason: Credit Card or Credit Use				\$8,106

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Nelson, Watson & Associates Bankruptcy Dept. 80 Merrimack St., Lower Level Haverhill MA 01830

11	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285	Dates: Reason:	2011-2012 Credit Card or Credit Use		\$707
	Acct #: NULL				

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Portfolio Recovery Assoc. Bankruptcy Dept. 120 Corporate Blvd., Ste. 100 Norfolk VA 23502

12 CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850	Dates: Reason:	2008-2011 Credit Card or Credit Use		\$0
Acct #: NULL				
13 CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850	Dates: Reason:	2007-2011 Credit Card or Credit Use		\$4,383
Acct #: NULL				

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Midland Funding, LLC Bankruptcy Dept. 8875 Aero Drive, # 200 San Diego CA 92123

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Chase BANK USA N.A. C/O Midland Funding 8875 Aero Dr Ste 200 San Diego CA 92123 Acct #: 8551050537			Dates: 2012-2012 Reason: Unknown Credit Extension				\$7,383
15 Chase BANK USA N.A. C/O Midland Funding 8875 Aero Dr Ste 200 San Diego CA 92123 Acct #: 8551054960			Dates: 2012-2012 Reason: Unknown Credit Extension				\$4,276
16 <u>City of Aurora</u> Bankruptcy Department  44 E. Downer Pl.  Aurora IL 60507			Dates: Reason: <b>Fines</b>				\$100
Acct #:  17 City of Evanston  2100 Ridge Ave Evanston IL 60201 Acct #:			Dates: Reason: <b>Fines</b>				\$100
18 Comcast Attn: Bankruptcy Dept. 5330 E. 65th St. Indianapolis IN 46220 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$131

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Stellar Recovery Inc. Bankruptcy Dept. 1327 Highway 2 W, Ste. 100 Kalispell MT 59901

19 Comenity Bank/Dress Barn Bankruptcy Department PO Box 182789 Columbus OH 43218	Dates: Reason: Credit Card or Credit Use		\$619
Acct #:			

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
20 Commerce Bank Bankruptcy Department PO Box 411036 Kansas City MO 64141 Acct #:			Dates: Reason: Credit Card or Credit Use				\$6,959
21 <u>Commonwealth Edison</u> Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181			Dates: Reason: Utility Bills/Cellular Service				\$256
Acct #:							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Collection Services Bankruptcy Dept. Two Wells Ave., Dept. 7249 Newton MA 02459

22 <u>Credit One Bank</u> Bankruptcy Department PO Box 60500 City Of Industry CA 91716 Acct #:	Dates: Reason: Credit Card or Credit Use	\$686
23 Dayspring Pediatric Dentistry Bankruptcy Dept 2570 Foxfield Road, #203 Saint Charles IL 60174 Acct #:	Dates: Reason: Medical/Dental Services	\$1,514
24 <u>Delnor Community Hospital</u> Bankruptcy Department 300 Randall Rd. Geneva IL 60134	Dates: 2009-2011 Reason: Medical/Dental Services	\$2,250
Acct #: Multiple Accounts		

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

State Collection Service Bankruptcy Dept. PO Box 6250 Madison WI 53716-0250

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Includi Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25 <u>Discover Bank</u> Bankruptcy Dept. PO Box 8003 Hilliard OH 43026			Dates: Reason: Credit Card or Credit Use				\$6,941
Acct #:  26 Dreyer Medical Clinic SC Bankruptcy Department 1870 West Galena Blvd Aurora IL 60507			Dates: Reason: Medical/Dental Services				\$2,300
Acct #: Multiple Accounts  27 Dukane Obstetrics & Gynecology, Li Bankruptcy Dept 2310 Dean Street, Unit A Saint Charles IL 60175	td		Dates: Reason: Medical Debt				\$57
Acct #:  28 Edward Health Ventures C/O: RRCA Accounts Management 201 E. 3rd St Sterling IL 61081 Acct #:			Dates: Reason: Medical Debt				\$15
29 Everhome Mortgage Bankruptcy Dept P.O. Box 45077 Jacksonville FL 32231 Acct #:			Dates: Reason: <b>Notice</b>				\$0
30 Fox Metro Water Reclamation Bankruptcy Dept 682 State Route 31 Oswego IL 60543 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$62

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Acct #: 17462189

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Unliquidated Contingent Date Claim Was Incurred and Disputed Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С 31 Fox Valley Cardiovascular Dates: Attn: Bankruptcy Department \$193 Reason: Medical/Dental Service 1320 N Highland Ave Aurora IL 60506-1403 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor Armor Systems Co. Bankruptcy Dept. 1700 Kieffer Dr., Ste. 1 Zion IL 60099 32 GE Capital Retail Bank Dates: Bankruptcy Dept Reason: Credit Card or Credit Use \$697 170 Election Road, Suite 125 Draper UT 84020 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor Cavalry Portfolio Services Bankruptcy Dept. 7 Skyline Dr., 3rd floor Hawthorne NY 10532 33 GreenTree Servicing LLC Dates: **Bankruptcy Department** Reason: Notice Only \$0 PO Box 6154 Rapid City SD 57709 Acct #: 34 HSBC BANK Nevada 2012-2012 Dates: C/O Cavalry Portfolio SERV \$5,002 Reason: Collecting for Creditor Po Box 27288 Tempe AZ 85285

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Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
35 John and Tonna Laketek			Dates:				
231 N. Batavia Ave Batavia IL 60510			Reason: Residential Rental				\$1,639
Acct #:							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Kane County Clerk Docket #11LM-1300 719 S. Batavia Ave. Geneva IL 60134-3077

Linda M. Holzrichter

16 S. Locust Aurora IL 60506

36 John C. Koechley DDS  Bankruptcy Dept 220 W. Campus Drive Arlington Heights IL 60004  Acct #:	Dates: Reason: Medical/Dental Services	\$1,297
37 Kohls Dept Store Bankruptcy Dept P.O. Box 3115 Milwaukee WI 53201 Acct #:	Dates: Reason: Credit Card or Credit Use	\$1,027
38 <u>Laboratory Physicians</u> Bankruptcy Dept P.O. Box 10200 Peoria IL 61612 Acct #:	Dates: Reason: <b>Medical Debt</b>	\$36
39 Merrick BANK Attn: Bankruptcy Dept. Po Box 9201 Old Bethpage NY 11804 Acct #: NULL	Dates: 2011-2012 Reason: Credit Card or Credit Use	\$1,199

Record # 616732 B6F (Official Form 6F) (12/07) Page 8 of 11

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
40	Mirabella, Kincaid, Frederick & Mirabella Bankruptcy Dept 1737 S. Naperville Road, Suite 100 Wheaton IL 60189 Acct #:			Dates: Reason: <b>Debt Owed</b>				\$2,530
41	Montgomery Campus Bankruptcy Dept 1111 Reading Drive Montgomery IL 60538 Acct #:			Dates: Reason: <b>Debt Owed</b>				\$11
42	Nicor Gas Bankruptcy Department PO Box 549 Aurora IL 60507 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$427

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harris & Harris Ltd.
Bankruptcy Dept.
111 W Jackson Blvd Ste 400
Chicago IL 60604

43 Odgen Fall Townhome Assoc C/O Nemanich Consulting and Mgmt 2756 Caton Farm Road Joliet IL 60435	Dates: Reason: <b>Debt Owed</b>		\$1,340
Acct #:			
44 Prairie Psychotherapy Bankruptcy Dept 335 N. River St, Suite 210 Batavia IL 60510	Dates: Reason: Medical Debt		\$210
Acct #:			

Record # 616732 B6F (Official Form 6F) (12/07) Page 9 of 11

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
45 Rush Copley Medical Center Bankruptcy Department 2000 Ogden Avenue Aurora IL 60504 Acct #: Multiple Accounts			Dates: Reason: Medical/Dental Services				\$1,754

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Diversified Services Bankruptcy Dept. PO Box 80185 Phoenix AZ 85060-0185

46 Scholastic C/O RJM ACQ LLC 575 Underhill Blvd Ste 2 Syosset NY 11791 Acct #: 53R14856	Dates: 2013-2013 Reason: Unknown Credit Extension	\$35
47 Syncb/JC Penney Bankruptcy Dept P.O. Box 965007 Orlando FL 32896	Dates: Reason: Credit Card or Credit Use	\$712
Acct #:		
48 Syncb/Walmart Attn: Bankruptcy Dept. Po Box 965024 Orlando FL 32896	Dates: 2011-2012 Reason: Credit Card or Credit Use	\$875
Acct #: NULL		
49 Tri City Radiology SC Bankruptcy Department PO Box 4690 Carol Stream IL 60197	Dates: Reason: Medical/Dental Services	\$39
Acct #:		
50 Valley Emergency Car Mgmt Bankruptcy Dept P.O. Box 9367 Daytona Beach FL 32120	Dates: Reason: Medical Debt	\$1,194
Acct #:		

Record # 616732 B6F (Official Form 6F) (12/07) Page 10 of 11

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

\$81,862

Judge:

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						IMS	
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
51 <u>Village of Oswego</u> Bankruptcy Dept 100 Parkers Mill Oswego IL 60543			Dates: Reason: <b>Medical Debt</b>				\$312
Acct #:							

Record # 616732 B6F (Official Form 6F) (12/07) Page 11 of 11

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Fred Morrelli

In re

1554 Kirkwood Dr. Geneva IL 60134 Intention: Assume Lease

Contract Type: Lease on Property

Terms/Month: \$1,250.00 Buy Out: None

Begin Date:

Debtor Int: Lessees

Description: Residential Lease

Record # 616732 B6G (Official Form 6G) (12/07) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

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Ш			
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-	-		

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 616732 B6G (Official Form 6G) (12/07) Page 1 of 1

Fill in this information to identify your case:								
Debtor 1	Jonothan	Michael	Wild					
	First Name	Middle Name	Last Name					
Debtor 2	Jessica	Jean	Wild					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	FILLINOIS					
Case Number (If known)			_					

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

### Official Form B 61

### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment						
Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	d	X Employed  Not employed		
Include part-time, seasonal, or self-employed work.	Occupation	Glazer		RN		
Occupation may Include studer	t Employers name	Self-Employed		Cadence Health		
or homemaker, if it applies.	Employers address			27W353 Jewell Road		
		,		Winfield, IL 60190		
	How long employed there	3 years		6 years		
Part 2: Give Details About Mo	nthly Income					
Estimate monthly income as o	of the date you file this form. If you h	nave nothing to report for	or any line, write \$0 in the	space. Include your		
non-filing spouse unless you are separat	ad.					
	have more than one employer, comb	oine the information for	all employers for that pers	on on the		
			For Debtor 1	For Debtor 2 or non-filing spouse		
	llary and commissions (before all pay, calculate what the monthly wage w	-	\$0.00	\$2,675.75		
Estimate and list monthly over	ertime pay.		\$0.00	\$0.00		
4. Calculate gross income. Add	line 2 + line 3.		\$0.00	\$2,675.75		

Official Form B 6I Record # 616732 Schedule I: Your Income Page 1 of 2

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Document Jonothan Michael Debtor 1 Case Number (if known)

	First Name Mid	ddle Name	Last Name				
					For Debtor 1		ebtor 2 or iling spouse
Сор	y line 4 here			4.	\$0.00		\$2,675.75
5 Listall	payroll deductions:						
	Tax, Medicare, and Social Sec	urity deductions		5a.	\$0.00		\$804.24
5b. I	Mandatory contributions for re	etirement plans		5b.	\$0.00		\$0.00
5c. \	/oluntary contributions for ret	tirement plans		5c.	\$0.00		\$0.00
5d. I	Required repayments of retire	ment fund loans		5d.	\$0.00		\$0.00
5e. I	nsurance			5e.	\$0.00		\$24.57
5f. I	Domestic support obligations			5f.	\$0.00		\$0.00
5g. I	Union dues			5g.	\$0.00		\$0.00
5h. (	Other deductions. Specify:	Life Insurance(D2),		5h.	\$0.00		\$17.20
Add the	e payroll deductions. Add lines	s 5a + 5b + 5c + 5d	+ 5e +5f + 5g +5h.	6.	\$0.00		\$846.02
Calcula	ite total monthly take-home pa	ay. Subtract line 6 f	rom line 4.	7.	\$0.00		\$1,829.73
List all	other income regularly receive	red:			•		,
8a.	Net income from rental prop	erty and from oper	rating a business,				
	profession, or farm						
	Attach a statement for each p receipts, ordinary and necess	. ,	0.0				
	monthly net income.			8a.	\$3,314.01		\$0.00
8b.	Interest and dividends			8b.	\$0.00		\$0.00
8c.	Family support payments the dependent regularly receive		រ spouse, or a	8c.	\$0.00		\$0.00
	Include alimony, spousal supp	port, child support,	maintenance, divorce				
	settlement, and property settle	ement.					
8d.	Unemployment compensation	on		8d.	\$0.00		\$0.00
8e.	Social Security			8e.	\$0.00		\$0.00
8f.	Other government assistance	e that you regularl	ly receive	8f.	\$0.00		\$0.00
	Include cash assistance and t	the value (if known)	) of any non-cash				
	assistance that you receive, s Supplemental Nutrition Assist Specify:	tance Program) or h	nousing subsidies.				
8g.	Pension or retirement incom	<b>пе</b>		8g.	\$0.00		\$0.00
8h.	Other monthly income. Spec	cify:		8h.	\$0.00		\$0.00
Add	all other income. Add lines 8a	a + 8b + 8c + 8d + 8	3e + 8f +8g + 8h.	9.	\$3,314.01		\$0.00
	culate monthly income. Add lin		Elian annua	10.	\$3,314.01	+ \$	1,829.73
0. Cald Add 1. Stat Inclu		ne 7 + line 9. r 1 and Debtor 2 or	non-filing spouse.	10.[ <i>Ile J</i> .	\$3,314.01		·
Spe	not include any amounts already	-					э J.
Write	the amount in the last column e that amount on the Summary	of Schedules and	Statistical Summary of C	Certain Liabili	•		
x	ou expect an increase or decr No. Yes. Explain:	rease within the ye	ar after you file this for	m?			

Fill i	n this in	formation to identify y	our case:				0. 02				
Debt Debt (Spous		Jonothan First Name Jessica First Name	Micha Middle Nan Jean Middle Nan	ne	Wild Last Name Wild Last Name				ed filing ent showing pos of the following		apter 13
		Bankruptcy Court for the :	NORTHERN	DISTRICT OF ILLINOI	<u>s</u>			MM / DD / `	· · · · · · · · · · · · · · · · · · ·	date.	
	e Number							A congrete	filing for Debto	r O bassuss F	Oobtor O
		orm B 6J							separate hous		Jebioi 2
Sch	edul	e J: Your Ex	penses	<u> </u>							12/13
informa number Part 1	ntion. If i	e and accurate as possimore space is needed, wn). Answer every que Describe Your Household nt case?  Go to line 2.  Does Debtor 2 live in a No.	attach anothe	er sheet to this form			-		_		
		Yes. Debtor 2 mu	st file a separa	ate Schedule J.							
	Do not lis Debtor 2	nave dependents?  st Debtor 1 and  tate the dependents'		Yes. Fill out this inforeach dependent			dent's relati	•	Dependent's age	Does depen with you?  X No Yes X No Yes X No X Yes No X Yes No X Yes No	dent live
e	expense	expenses include s of people other than	F	X No							
		and your dependents		Yes							
expens the app	ate your ses as o plicable e expen	expenses as of your be f a date after the bank date. ses paid for with non- ance and have include	eankruptcy fili ruptcy is filed cash governm	ng date unless you . If this is a supplen ent assistance if yo	nental <i>Schedule J</i> , ch			-	-	Your expense	s
		al or home ownership			•	ayments a	nd		_		
	-	for the ground or lot.							4.		\$1,250.00
		al estate taxes							4a.		\$0.00
4	4b. Pro	operty, homeowner's, o	r renter's insur	rance					4b.		\$20.00
4		me maintenance, repa		·					4c.		\$0.00
4	4d. Ho	meowner's association	or condominiu	ım dues					4d.		\$0.00

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Jonothan Debtor 1

Michael

Document

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Case Number (if known) Middle Name Last Name First Name Your expenses \$0.00 5. 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$150.00 6a. Electricity, heat, natural gas \$75.00 6b. Water, sewer, garbage collection \$250.00 Telephone, cell phone, internet, satellite, and cable service 6d. \$ 0.00 6d. Other. Specify:\_ \$400.00 7. 7. Food and housekeeping supplies \$0.00 8 8. Childcare and children's education costs \$60.00 9. Clothing, laundry, and dry cleaning \$0.00 10 10. Personal care products and services \$0.00 11 11. Medical and dental expenses \$250.00 12. Transportation. Include gas, maintenance, bus or train fare. 12 Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$50.00 15a. 15a. Life insurance \$185.00 15b. Health insurance 15b. \$85.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify:\_ 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. Car payments for Vehicle 1 17a \$0.00 17b. 17b. Car payments for Vehicle 2 \$0.00 17c. Other. Specify:\_ 17c. \$0.00 17d. Other. Specify:\_ 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 18. from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco 0.00 20a. \$ 20a. Mortgages on other property 0.00 20b. 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

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Deptor	1 001101	idii Wildiddi	VVIIG	Case Number (if known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify: Pet Care (\$25.00), Business Expen	ses (\$2,626.87), Student Loans (\$7	5.00),	21.	\$2,726.87
22	Your moi	hthly expense: Add lines 4 through 21.			22.	\$5,501.87
	The resul	t is your monthly expenses.			_	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a	\$5,143.74
	23b.	Copy your monthly expenses from line	22 above.		23b. <b>-</b>	\$5,501.87
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	-\$358.13
		The result is your monthly net income.			_	
24.	Do vou e	xpect an increase or decrease in your e	ynonses within the year after	you file this form		
24.	-	ple, do you expect to finish paying for you	•	='		
		payment to increase or decrease because	,	, , ,		
	X No					
	Yes.	Explain Here:				

Official Form 6J Record # 616732 Schedule J: Your Expenses

Page 3 of 3

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 02/19/2015 /s/ Jonothan Michael Wild

Jonothan Michael Wild

Dated: 02/19/2015 /s/ Jessica Jean Wild

Jessica Jean Wild

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 616732 B6F (Official Form 6F) (12/07) Page 1 of 1

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy [	Docket #:
--------------	-----------

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor"s business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	•
AMOUNT	SOURCE
2015: \$3,682 (gross)	Business Income
2014: (loss)	
2013: (loss)	
Spouse	
AMOUNT	SOURCE
2015: \$3,285	employment
2014: \$35,442	

Record #: 616732 B7 (Official Form 7) (12/12) Page 1 of 10

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	g the commencement of this case. Giv	trade, profession, operation of the debtor" e particulars. If a joint petition is filed, state	e income for each
s filed, unless the spouses are separated		tate income for each spouse whether or no	ot a joint petition
•	,		
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
AMOUNT	SOUNCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
complete a. or b. as appropriate, and c.			
a. INDIVIDUAL OR JOINT DEBTOR(S) W		· ·	<del>-</del>
a. INDIVIDUAL OR JOINT DEBTOR(S) W services, and other debts to any creditor m	ade within 90 days immediately proce	eding the commencement of this case if the	e aggregate
INDIVIDUAL OR JOINT DEBTOR(S) We services, and other debts to any creditor make a light property that constitutes or is a service.	ade within 90 days immediately proce ffected by such transfer is not less that	eding the commencement of this case if the \$600.00. Indicate with an asterisk (*) ar	e aggregate ny payments
INDIVIDUAL OR JOINT DEBTOR(S) We services, and other debts to any creditor makes and other debts to any creditor makes and that were made to a creditor on account of the services.	ade within 90 days immediately proce ffected by such transfer is not less than a domestic support obligation or as pa	eding the commencement of this case if th n \$600.00. Indicate with an asterisk (*) ar art of an alternative repayment schedule ur	e aggregate ny payments nder a plan by
INDIVIDUAL OR JOINT DEBTOR(S) We services, and other debts to any creditor movalue of all property that constitutes or is a that were made to a creditor on account of an approved nonprofit budgeting and creditation.	ade within 90 days immediately proce ffected by such transfer is not less that a domestic support obligation or as pa tor counseling agency. (Married debto	eding the commencement of this case if the \$600.00. Indicate with an asterisk (*) are art of an alternative repayment schedule under stilling under chapter 12 or chapter 13 miles.	e aggregate ny payments nder a plan by ust include
INDIVIDUAL OR JOINT DEBTOR(S) We services, and other debts to any creditor movalue of all property that constitutes or is a that were made to a creditor on account of an approved nonprofit budgeting and creditation.	ade within 90 days immediately proce ffected by such transfer is not less that a domestic support obligation or as pa tor counseling agency. (Married debto	eding the commencement of this case if the \$600.00. Indicate with an asterisk (*) are art of an alternative repayment schedule under stilling under chapter 12 or chapter 13 miles.	e aggregate ny payments nder a plan by ust include
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a. INDIVIDUAL OR JOINT DEBTOR(S) We services, and other debts to any creditor movalue of all property that constitutes or is a that were made to a creditor on account of an approved nonprofit budgeting and credit payments by either or both spouses whether	ade within 90 days immediately proce ffected by such transfer is not less that a domestic support obligation or as pator counseling agency. (Married debtoer or not a joint petition is filed, unless	eding the commencement of this case if the \$600.00. Indicate with an asterisk (*) are art of an alternative repayment schedule upors filing under chapter 12 or chapter 13 must the spouses are separated and a joint pet	ne aggregate ny payments nder a plan by ust include ition is not filed.)
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Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor of Payments Transfers Still Owing

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT (	<b>DF</b>	FINANC	IAL	<b>AFFA</b>	IRS
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NONE	
<b>V</b>	
X	

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF	NATURE	COURT	STATUS
SUITAND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Date	Description
for Whose Benefit Property	of	and Value
was Seized	Seizure	of Property

#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Repossession,	Description and
or Seller	Foreclosure Sale, Transfer or	Value of Property
	Return	
BAC Home Loan Service	November 17, 2104	77 Waterbury Circle
		Oswego, IL



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Date	Terms of
Address of	of	Assignment or
Assignee	Assignment	Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT	OF	FIN	ANCI	ΔΙ	ΔFFΔI	RS
SIAILIVILIVI	OI.	1 113		ᇧᆫ	ALLAL	$\mathbf{n}$

NONE
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07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and,	Date
Value	if Loss Was Covered in Whole or in	of
of Property	Part by Insurance, Give Particulars	Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

 Name and Address
 Date of Payment, Name of Payer if Obescription and Other Than Debtor
 Amount of Money or Description and Other Than Debtor

 Geraci Law, LLC
 June 2014 through February
 Payment/Value:

 55 E Monroe St Suite #3400
 2015
 \$1,065.00

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if and Of Payee Other Than Debtor Value of Property

Ananwill Credit Counseling, 2014 \$29.00

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454

Chicago, IL 60603

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
X	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of
 .
 Describe Property Transferred

 Transferee, Relationship
 .
 and

 to Debtor
 Date
 Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 Name of Trust or other Device
 Date(s) Date(s)
 Amount and Date of Sale or Of Sale or Closing



#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and
 Type of Account, Last Four Digits
 Amount and

 Address of
 of Account Number, and Amount of
 Date of Sale or

 Institution
 Final Balance
 Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Names & Addresses of Those With Description of Other Depository Access to Box or depository Contents Surrender, if Any



#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

person that the debtor holds or controls.		
Description and Value of Property	Location of Property	
Savings account, Wife is guardian of son's account valued at \$831.	Chase Bank	
3) years immediately preceding the commencement	•	
Name Used	Dates of Occupancy	
Puerto Rico, Texas, Washington, or Wisconsin) with	n eight (8) years immediately pre	ceding the
	Savings account, Wife is guardian of son's account valued at \$831.  DR(S):  3) years immediately preceding the commencement acated prior to the commencement of this case. If a j  Name Used  DUSES:  a community property state, commonwealth, or territ Puerto Rico, Texas, Washington, or Wisconsin) within	Savings account, Wife is guardian of son's account valued at \$831.  DR(S):  3) years immediately preceding the commencement of this case, list all premises which accated prior to the commencement of this case. If a joint petition is filed, report also are likely by the commencement of this case. If a joint petition is filed, report also are likely by the commencement of this case. If a joint petition is filed, report also are likely by the commencement of this case. If a joint petition is filed, report also are likely by the commencement of this case. If a joint petition is filed, report also are likely by the commencement of this case.

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

	STATEMENT OF FINAN	CIAL AFFAIRS	
	y site for which the debtor has received not of an Environmental Law. Indicate the gove	- · ·	<u>=</u>
Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law
	y site for which the debtor provided notice to which the notice was sent and the date	=	f Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
8 NATURE, LOCATION AND NAME C	F BUSINESS		
ending dates of all businesses in which partnership, sole proprietor, or was self	names, addresses, taxpayer identification not the debtor was an officer, director, partner employed in a trade, profession, or other a nent of this case, or in which the debtor owning the commencement of this case.	, or managing executive of a corpora ctivity either full- or part-time within s	tion, partner in a six (6) years
· · · · · · · · · · · · · · · · · · ·	mes, addresses, taxpayer identification nun the debtor was a partner or owned 5 perce mmencement of this case.		
•	mes, addresses, taxpayer identification nur the debtor was a partner or owned 5 perce mmencement of this case.		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
Identificant business Peterline 1	deine about the tie Wilester	totall an defined in 44 LICO 404	
. Tuentiny any business listed in Subdiv	rision a., above, that is "single asset real es	itate as defined in 11 USC 101.	
Name	Address		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT	OF	FIN	ANCI	ΔΙ	ΔFFΔ	IRS
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NONE	7
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

Name	Dates Services	
and Address	Rendered	_
19b. List all firms or individuals who v	vithin two (2) years immediately preceding	the filing of this bankruptcy case have audited the books
of account and records, or prepared a	financial statement of the debtor.	
·		Dates Services
Name	Address	Rendered
	t the time of the commencement of this cas account and records are not available, expla	se were in possession of the books of account and records in.
Name	Address	-



Address Issued	Name and	Date
	Address	Issued



20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

inventory	Supervisor	Dasis)
Inventory	Supervisor	basis)
of		(specify cost, market of other
Date	Inventory	Dollar Amount of Inventory

Record #: 616732 B7 (Official Form 7) (12/12) Page 8 of 10

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Debtor

	Bankrı	uptcy	Docket	#:
--	--------	-------	--------	----

		Judge:	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
. List the name and address of the pers	son having possession of the records of ea	ch of the inventories reported in a.,	above.
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
1. CURRENT PARTNERS, OFFICERS	S, DIRECTORS AND SHAREHOLDERS:		
a. If the debtor is a partnership, list natu	re and percentage of interest of each mem	ber of the partnership.	
Name	Nature	Percentage of	
and Address	of Interest	Interest	-
•	I officers & directors of the corporation; and ng or equity securities of the corporation.	d each stockholder who directly or i	ndirectly owns,
Name		Nature and Percentage of	
and Address	Title	Stock Ownership	_
	DIRECTORS AND SHAREHOLDERS: ure and percentage of partnership interest	of each member of the partnership	
Name	Address	Withdrawal	
			_
22b. If the debtor is a corporation, list al mmediately preceding the commencem	I officers, or directors whose relationship went of this case.	vith the corporation terminated withi	n one (1) year
Name		Date of	
and Address	Title	Termination	-
23. WITHDRAWALS FROM A PARTNEI	RSHIP OR DISTRIBUTION BY A COPORA	ATION:	
	ion, list all withdrawals or distributions cred s, options exercised and any other perquis	•	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	

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Property

Withdrawal

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ionothan Michael Wild and Jessica	Jean Wild / Dehtors	Bankruptcy Docket #
JUHULHAH IVIICHAEI VVIIU AHU JESSICA	Jean Wild / Deblois	Dankiudicy Docker #

Othan Michael Wild and Jessica Jean Wild / Debtors Bankrupicy

Judge:

STAT	[EME	NT OF	FINANCI	IAL AFFAII	RS.
$\mathbf{v}$		11 01			~

NONE	
V	
X	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Taxpayer
Parent Corporation Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer
Pension Fund Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 02/19/2015	/s/ Jonothan Michael Wild
	Jonothan Michael Wild
Dated: 02/19/2015	/s/ Jessica Jean Wild
	Jessica Jean Wild

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 616732 B7 (Official Form 7) (12/12) Page 10 of 10

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.	7		
Creditor's Name: None	Describe Property Securing Debt:		
Property will be (check one):			
□Surrendered □	Retained		
If retaining the property, I intend to (check at least)	one):		
□Redeem the property			
□Reaffirm the debt			
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).		
Property is (check one):			
□Claimed as exempt	□Not claimed as exempt		
	ubject to unexpired leases. (All three col unexpired lease. Attach additional pages		
Property No. 1	1		
Lessor's Name: Fred Morrelli	Describe Property Securing Debt:  Residential Lease	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):	
1554 Kirkwood Dr. Geneva IL 60134	1.00.00	■ Yes □ No	

l declare under pen	alty of perjury that the above indicates my intention as to any p debt and/or personal property subject to an unexpired I	
Dated: 02/19/2015	/s/ Jonothan Michael Wild	X Date & Sign
	Jonothan Michael Wild	
Dated: 02/19/2015	/s/ Jessica Jean Wild	X Date & Sign
	Jessica Jean Wild	7 2 3 6 6 9 19 11

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## Document Page 48 of 62 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Do	cket#:
---------------	--------

Judge:

DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR - 20°	16B
hat compensation paid to me within on	nd Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above na e year before the filing of the petition in bankruptcy, or agreed to be paid t debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised b	y the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to p	pay and I have agreed to accept	\$1,495.00
Prior to the filing of this Statement, Deb	tor(s) has paid and I have received	\$1,065.00 
The Filing Fee has been paid.	Balance Due	\$430.00
2. The source of the compensation paid t	o me was:	
Debtor(s) Other:	specify)	
3. The source of compensation to be paid	to me on the unpaid balance, if any, remaining is:	
Debtor(s) Other:	(specify)	
The undersigned has received no value stated: <b>None.</b>	transfer, assignment or pledge of property from the debtor(s) except the	following for the
1. The undersigned has not shared or ag	reed to share with any other entity, other than with members of the undersigned's law	
firm, any compensation paid or to be p	aid without the client's consent, except as follows: <b>None.</b>	
5. The Service rendered or to be rendered	ed include the following:	
•	rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C.  (b) Preparation and filing of the petition, so	chedules, statement of affairs and other documents required by the court.	
<ul><li>c) Representation of the client at the first</li><li>d) Advice as required.</li></ul>	• • •	
	bove-disclosed fee does not include the following service: meeting or court dates, amendments to schedules, adversary complaints	or conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	
	Respectfully Submitted,	
Date: 02/21/2015	/s/ David Derrick Lugardo	
	David Derrick Lugardo GERACI LAW L.L.C.	
	55 E Manroa Stroat #3400	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 616732 Page 1 of 1 B6F (Official Form 6F) (12/07)

Geraci Law J 

Document Consultation Attorney:

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Record #: 616-732



### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Wild(Debtor)

Date: 6/2/2014

Attorney for the Debtor(s), Representing Geraci Law L.L.C.

PFG Rec# 616-732 Mr. & Mrs. Wild

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonothan Michael Wild and Jessica Jean Wild / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

/s/ Jonothan Michael Wild Dated: 02/19/2015 X Date & Sign **Jonothan Michael Wild** /s/ Jessica Jean Wild Dated: 02/19/2015

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Jessica Jean Wild

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

## Document Page 51 of 62 In re, Jonothan Michael Wild and Jessica Jean Wild / Debtors

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

n re Jonothan Michael Wild and Jessica Jean Wild / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 02/19/2015	/s/ Jonothan Michael Wild
	Jonothan Michael Wild
Dated: 02/19/2015	/s/ Jessica Jean Wild
	Jessica Jean Wild
Dated: 02/21/2015	/s/ David Derrick Lugardo
	Attorney: David Derrick Lugardo

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B1 (Official Form 1) (12/11)

**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Jonothan Michael Wild Jessica Jean Wild

#### Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United pecified in this petition States Code

Jonothan Michael Wild

Dated: 2/19/2015

Jessica Jean Wild

Dated:

/2015

Signature of

Signature of Attorney for Debter(s)

Printed Name of Attorney for Debtor(s

**GERACI LAW L.L.C.** 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification

that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

if more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
ed: 2/9/2015 X Date & Sign
/ Jonothan Michael Wild

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied
by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
rtify under penalty of perjury that the information provided above is true and correct.  ted: 2 / 1/2015 X Date & Sign
Jessica Jean Wild

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 2 / 19 /2015

Jonothan Michael Wild

X Date & Sign

Dated: 4/1/2015

Jessica Jean Wild

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any aftachment thereto and that they are true and correct.

Dated: 2 / 10 /2015

Dated: 2/1/1/2015

Jonothan Michael Wild

Jessica Jean Wild

X Date & Sign

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 616732

B7 (Official Form 7) (12/12)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

									T						

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH de	∍bt
which is secured by property of the estate. Attach additional pages if necessary.)	

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (c	heck at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
completed for each unexpired Property No.	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	,
Lessor's Name: None	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

I declare under penalty o	f perjury that the above indicates my intention as to debt and/or∫persβnal property subject to an unex	o any property of my estate securing a price lease.
Dated: 2 / 1 <sup>9</sup> /2015	Jonothan Michael Wild	X Date & Sign
Dated: 2 / 2015	Jessica Jean Wild	X Date & Sign

## DISCLAIMER Debtors Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrytcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!

Dated: 2/19/2015

Dated: 1/9 /2015

Jonothan Michael Wild

Jessica Jean Wild

X Date & Sign

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonothan Michael Wild and Jessica Jean Wild / Debtors

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

The The State of Stat	ECLARE UNDER PENALT	OF PERJURY THA	AT THE FOREGOING IS TR	UE AND CORRECT.
Dated: 2 / 10	)_/2015	Jonothan N	lichael Wild	X Date & Sign
Dated: 2 / 1		Jessica	Jean Wild	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Det	otor 1	Jonothan	Michael	Wild		Case Number (if kno	wn)		
	,	First Name	Middle Name	Last Name			65868E	C-1	\$X.W.150
						Column A  Debtor 1		Column B Debtor 2 or non-filing spous	e
Ω	linomr	oloyment compe	ensation			\$0.00		\$0.00	)
	Do not	enter the amous	ot if you contend that the amount re	eceived was a benefit					
			ity Act. Instead, list it here:						
	-								
	For yo	our spouse							
9.	Pensi benefi	on or retiremen it under the Soci	t income. Do not include any amo al Security Act.	unt received that was a		\$0.00		\$0.00	<u>)</u>
10	Do no as a v	t include any be ictim of a war cr	r sources not listed above. Specifine seceived under the Social Seime, a crime against humanity, or in the sources on a separate	ecurity Act or payments re nternational or domestic	eceived				
		_		sago ana par are tom on		\$0.00		\$ 0.00	_
		·				\$ 0.00		\$0.00	<u>)</u>
			m separate pages, if any.			\$0.00		\$0.00	<u>)</u>
11	Calcu	late vour total c	urrent monthly income. Add lines total for Column A to the total for C	2 through 10 for each Column B.		\$916.67	+	\$2,690.52	= \$3,607.19
	Part 2:	Determine	Whether the Means Test Applies to	You					
			nt monthly income for the year. F						
112	. Calcu 12a.	Copy your total	current monthly income from line	11		Copy line 11 here	•	12a.	\$3,607.19
***************************************		Multiply by 12 (	the number of months in a year).						x 12
	12b.	The result is yo	ur annual income for this part of th	e form.				12b.	\$43,286.28
13	. Calcu	late the median	family income that applies to yo	u. Follow these steps:					
***************************************				<u> </u>					
	Fill in	the state in which	ch you live.		<del></del>				
	Fill in	the number of p	eople in your household.	3	<u> </u>				
	Fill in	the median fam	ily income for your state and size o	of household				13.	\$72,342.00
***************************************	To fin	d a list of applica	able median income amounts, go or rm. This list may also be available	online using the link spec	ified in the separate				
14	. How	do the lines cor	npare?						
-	14a.	X ine 12b is le Go to Part 3.	ess than or equal to line 13. On the	top of page 1, check box	(1, There is no pres	sumption of abuse.			
	14b.		nore than line 13. On the top of pag and fill out Form 22A-2.	e 1, check box 2, The pa	resumption of abuse	is determined by Fo	nm 22	2A-2.	
Ϊ	Part 3:	Sign Belov	v						
		By signing here	e, i declare under panalty of perju	that the information on	this statement and it	any attachments is	true	and correct.	
***************************************			Jan Wor	)		And	الدائلا	VOI_	
			Jonothan Michael Wild		<u></u>	/Jessica Jean V	TIIU		
***************************************		Date::	<u> </u>		Date:	//2015			
***********		if you checked	line 14a, do NOT fill out or file For	m 22A-2.					
-		If you checked	line 14b, fill out Form 22A-2 and fi	le it with this form.					

Form B 201A, Notice to Consumer Debtor(s)

in re Jonothan Michael Wild and Jessica Jean Wild / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local vules of the court. The documents and the deadlines for

Jonothan Michael Wild

X Date & Sign

Dated: 2/9/2015

Dated: 2/21/2015

Jean Wild

X Date & Sign

Attorney:

Form B 201A, Notice to Consumer Debtor(s)

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